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FAX COVER LETTER

December 8, 2004

TO: Mail Stop Amendment
COMPANY: U.S. Patent and Trademark Office
PHONE:
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FROM: Christopher R. Hilberg
DIRECT DIAL: 612.607.7386
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RE: Serial No. 09/976,443
Attorney Docket No. 60021-376002

COMMENTS: I certify that this correspondence is being transmitted by facsimile to Mail Stop Amendment at the U.S. Patent and Trademark Office via facsimile number 703-872-9306 on December 8, 2004.

Ann Pommier

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Serial No 09/976,443

In reply to Office Action mailed September 8, 2004

Page 1 of 8

DEC 08 2004**PATENT****IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re the application of:

Sloan et al.

Ser. #: 09/976,443

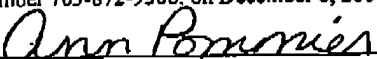
Filed: October 12, 2001

For: **AUTOMATED COACHING FOR
A FINANCIAL MODELING
AND COUNSELING SYSTEM**

Examiner: Pwu, Jeffrey C.

Art Unit: 3628

Atty. Docket #: 60021-376002

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
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Alexandria, VA 22313-1450" via the facsimile
number 703-872-9306, on December 8, 2004.
Ann Pommier**AMENDMENT AND RESPONSE TO OFFICE ACTION**

Dear Sir:

This paper is responsive to the Office Action dated September 8, 2004.

Amendments to the Claims are reflected in the listing of claims which begins on page 2
of this paper.

Remarks/Arguments begin on page 6 of this paper.